

Figure 1

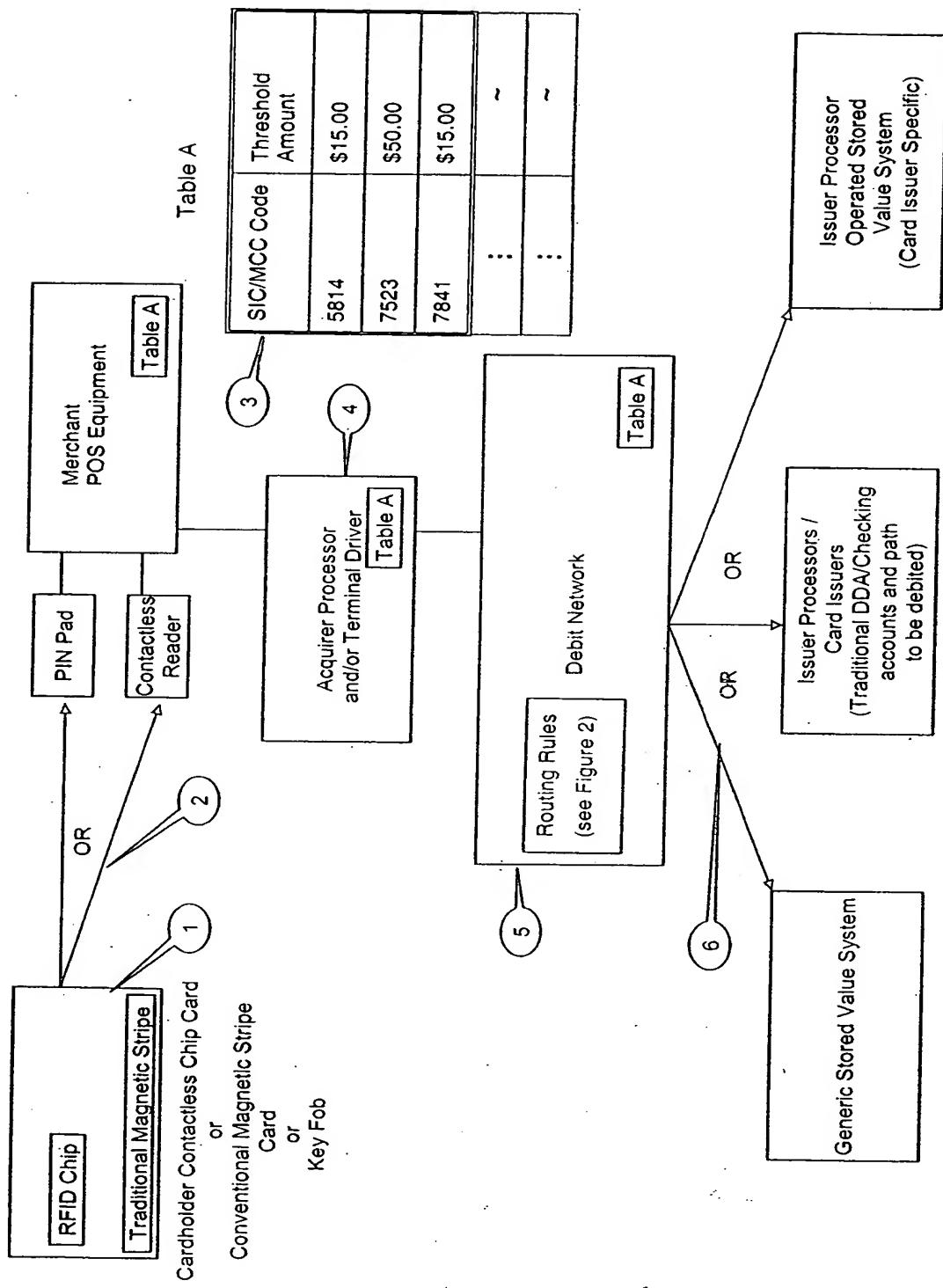


Figure 2

Table B

Card Issuer	Routing Rule(s)
Cl ₁	Route all transactions to the traditional debit path
Cl ₂	If under threshold, contactless or magnetic stripe, and no PIN entered, then route to generic stored value account. Else, route to traditional debit path
Cl ₃	If under threshold, either contactless or magnetic stripe, and no PIN entered, then route to "card issuer specific" stored value account. Else, route to traditional debit path
Cl ₄	If under threshold, contactless, and no PIN entered, then route to "card issuer specific" stored value account. Else, route to traditional debit path
Cl ₅	If contactless, then route to "card issuer specific" stored value account. Else, route to traditional debit path
Cl ₆	If no PIN is entered, route to "card issuer specific" stored value account. Else, route to traditional debit path
⋮	
Cl _n	

Figure 3

